

<p style="text-align: center;">O P F LIST OF REFERENCES CITED BY APPLICANT <i>(Use several sheets if necessary)</i></p> <p style="text-align: right;">APR 12 2002</p> <p style="text-align: center;">PATENT & TRADEMARK OFFICE</p>				ATTY. DOCKET NO.	APPLICATION NO.		
				10003-052-999	09/928,999		
				APPLICANT			
				Gien et al.			
FILING DATE	GROUP						
August 14, 2001	2131						
U.S. PATENT DOCUMENTS							
*EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME		CLASS	SUBCLASS	FILING DATE
TT AA	6,233,339	5/15/2001	Kawano et al.				
TT AB	6,170,058	1/02/2001	Kausik				
TT AC	6,067,621	5/23/2000	Yu et al.				
TT AD	6,038,551	3/14/2000	Barlow et al.				
TT AE	5,956,404	9/21/1999	Schneier et al.				
TT AF	5,937,068	8/10/1999	Audebert				
TT AG	5,861,662	1/19/1999	Candelore				
TT AH	5,850,442	12/15/1998	Muftic				
TT AJ	5,847,374	12/8/1998	Menconi				
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TT AK	5,745,571	4/28/1998	Zuk				
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OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)							
	AX	MasterCard Int'l Inc. Operations Manual §§ 5.11-5.14 (Nov. 1993)					
EXAMINER	<i>[Signature]</i>			DATE CONSIDERED	10.30.05		
<p>*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.</p>							